

NOV 25 2002

Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

Complete if known

Application Number	10/043,988
Filing Date	January 9, 2002
First Named Inventor	Michael D. Brown et al.
Group Art Unit	2161
Examiner Name	Unknown
Attorney Docket Number	157450-0007

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
DN	1.	6,304,859		Ryan et al.	10-16-2001	
	2.	6,161,096		Bell	12-12-2000	
	3.	6,064,969		Haskins	05-16-2000	
	4.	6,018,714		Risen, Jr. et al.	01-25-2000	
	5.	5,999,917		Facciani et al.	12-07-1999	
	6.	5,966,693		Burgess	10-12-1999	
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	8.	5,907,828		Meyer et al.	05-25-1999	
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	15.	5,429,506		Brophy et al.	07-04-1995	
	16.	5,233,514		Ayyoubi et al.	08-03-1993	
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	19.	5,191,522		Bosco et al.	03-02-1993	
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GROUP 3330

OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
DN	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

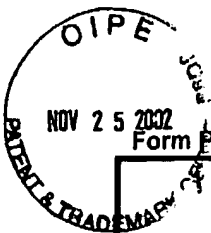
Examiner:

Dean Nguyen

Date Considered:

6/24/04

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Form PTO/SB/08A (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
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Sheet	2	of	2	Attorney Docket Number	157450-0007

OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
DN	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
DN	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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Examiner: Seangyeon Date Considered: 6/24/02

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